



Order Filed on November 20, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

Daniel J. Gaughran & Loralyn Gaughran,  
  
Debtors.

Chapter 13

Case NO. 18-17523

Hon. Christine M. Gravelle

**ORDER AUTHORIZING THE DEBTORS TO ENTER  
INTO A LOAN MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: November 20, 2018**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtors: Daniel & Loralyn Gaughran,

Case No.: 18-17523 (CMG)

Caption of Order: **Order Authorizing Debtors' to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the Motion of the Debtors' Daniel & Loralyn Gaughran (the "Debtors"), by and through his counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtors' to enter into the Loan Modification Agreement with the Secured Creditor, Specialized Loan Servicing, LLC ("Specialized Loan"), concerning the mortgage loan encumbering the Debtor's property located at 228 Marcia Way, Bridgewater, NJ 08807 (the "Motion"); and the Court having considered the certification of counsel filed in support of the Motion (the "Certification") with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

**IT IS ORDERED:** The Debtor is granted approval to enter into permanent loan modification.

**IT IS ORDERED:** if pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within Ninety (90) days of the date of this order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

**IT IS ORDERED:** Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this order.